

UNITED STATES BANKRUPTCY COURT

Northern District of Ohio

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on June 6, 2008.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. For more information regarding the U.S. Bankruptcy Court for the Northern District of Ohio, Local Rules, Bankruptcy Code, Forms and other information you may refer to our web page located at www.ohnb.uscourts.gov.

See Reverse Side For Important Explanations.

Debtor (name(s) and address):

Michael Dan Keron
4817 Tanglewood Place
Lorain, OH 44053

All other names used by the Debtor(s) in the last 8 years (include married, maiden, and trade names):

Case Number:
08-14305-aih

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN) No(s)/Complete EIN:
xxx-xx-8048

Attorney for Debtor(s) (name and address):

William J Balena
511 W. Broad Street
Elyria, OH 44035
Telephone number: (440) 365-2000

Bankruptcy Trustee (name and address):

Craig H Shopneck
Chapter 13 Trustee
BP Tower
200 Public Square, Suite 3860
Cleveland, OH 44114-2321
Telephone number: 216-621-4268

Meeting of Creditors:

Date: **July 16, 2008**

Time: **10:00 AM**

Location: **341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114**

Deadlines:

If you choose to raise any of the following issues
your papers must be received by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **October 14, 2008**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)): **December 3, 2008**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Deadline to File a Complaint to Determine Dischargeability of a Debt under 523(c): September 15, 2008

Filing of Plan, Hearing on Confirmation of Plan

If the debtor has filed a plan it will be attached. Otherwise, the plan will be sent at a later time.

The Hearing on Confirmation will be held at:

**H.M. Metzenbaum Courthouse #1A Courtroom of Judge Harris
201 Superior Ave. Cleveland, OH 44114**

Following the Meeting of Creditors, the Confirmation Hearing may be adjourned without further notice.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property and certain co-debtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

United States Bankruptcy Court
201 Superior Avenue
Cleveland, OH 44114-1235

For the Court:

Clerk of the Bankruptcy Court:
Kenneth J. Hirz

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: June 9, 2008

EXPLANATIONS

Form ohnb219a (12/07)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain co-debtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to exceed or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee, and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
-- Refer to Other Side for Important Deadlines and Notices --	

**ADDITIONAL NOTICES FOR
CHAPTER 13 CASES IN CLEVELAND, OHIO**

Case No.: 08-14305-aih

Objections to Confirmation and Adjourned Confirmation Hearing.

- * Creditors' objections to confirmation of Debtor's plan must be filed with the Court and a copy delivered to the trustee at or before the meeting of creditors.
- * If no objection is filed, Debtor's plan may, if recommended by the trustee, be confirmed and attorney fees allowed following the meeting of creditors or at a subsequent adjourned hearing as provided by the Trustee and authorized by the Court.
- * The confirmation hearing may be adjourned by the trustee to a date and time announced at the meeting of creditors without further notice.
- * If Debtor's plan is not confirmed at the adjourned confirmation hearing, the case may be dismissed without further notice or hearing. Additionally, failure of Debtor to make required plan payments may result in dismissal without further notice or hearing.

Valuation of Collateral

- * The value of collateral set out in the Debtor's plan shall be the value fixed by the Court by confirmation of the plan, unless a timely objection to confirmation is filed and sustained.

Failure to Timely Pay Filing Fees

- * Any failure to timely pay filing fees may result in dismissal of this case without further notice or hearing. If the case is dismissed on this basis, all parties in interest will be mailed notice of dismissal.

Proofs of Claim

- * Whether or not you are listed as creditor in this case, you must file a written proof of claim in duplicate with the Court by the deadline for filing proofs of claim set forth on page one of this notice or your claim will generally be disallowed. A claim form is included with this notice. File your claim and attachments in duplicate with the Clerk of the Bankruptcy Court, 201 Superior Avenue, Cleveland, Ohio 44114.

Attorney Fees

- * Debtor's attorney fees may be approved or allowed in the order confirming the plan without further notice or hearing.

UNITED STATES BANKRUPTCY COURT Northern District of Ohio		PROOF OF CLAIM
Name of Debtor: Michael Dan Keron		Case Number: 08-14305-aih
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim. Court Claim Number: _____ <i>(If known)</i> Filed on: _____
Name and address where notices should be sent:		
Telephone number:		
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
Telephone number:		
1. Amount of Claim as of Date Case Filed: \$ _____ If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____). Amount entitled to priority: \$ _____ <i>*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</i>
2. Basis for Claim: _____ (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: _____ 3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate ____ % Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim. 7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. <i>(See definition of "redacted" on reverse side.)</i> DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		
Date:	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	
		FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien

documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS**Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is the person, corporation, or other entity owed a debt by the debtor on the date of the bankruptcy filing.

Claim

A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION**Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. §101 *et seq.*), and any applicable orders of the bankruptcy court.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0647-1
Case: 08-14305

User: vdomb
Form ID: 219a

Page 1 of 1
Total Served: 34

Date Rcvd: Jun 09, 2008

The following entities were served by first class mail on Jun 11, 2008.

db +Michael Dan Keron, 4817 Tanglewood Place, Lorain, OH 44053-3059
aty William J Balena, 511 W. Broad Street, Elyria, OH 44035
17472397 Alliance One, P.O. Box 3100, Southeastern, PA 19398-3100
17472398 +Amex, P.O. Box 3001, Malvern, PA 19355-0701
17472400 +Attorney General of the U.S., U.S. Dept of Justice Tax Div., P.O. Box 55, Ben Franklin Station,
Washington, D.C 20044-0055
17472402 +Citibank/Sears, P.O. Box 20363, Kansas City, MO 64195-0363
17472403 +Cred Pro/Adelphia, 13355 Noel Rd., #2100, Dallas, TX 75240-6837
17472404 +Credit Protect/Adelphia, P.O. Box 802068, Dallas, TX 75380-2068
17472405 +Daniel J. Talarek, Lorain County Treasurer, 226 Middle Ave., Elyria, OH 44035-5643
17472407 +Dr/bond/Cashland, P.O. Box 498609, Cincinnati, OH 45249-8609
17472408 +Drs Bonded/Cashland, 7745 E Kemper Rd., Cincinnati, OH 45249-1611
17472409 Equifax, PO Box 740241, Atlanta, GA 30374-0241
17472410 Experian, PO Box 9595, Allen, TX 75013-9595
17472411 +FFCC-Cleveland/Mirando MD, 24700 Chagrin Blvd., #205, Cleveland, OH 44122-5630
17472415 +Investment Retriever/Chase, 4511 Golden Foothill Pkwy, El Dorado Hills, CA 95762-9644
17472416 +Loan Smart, Inc., 23821 Lorain Road, N. Olmsted, OH 44070-2227
17472417 +NCO FN/22, P.O. Box 4907, Trenton, NJ 08650-4907
17472418 +NCO FN/22/MBNA, 507 Prudential Rd., Horsham, PA 19044-2308
17472419 +Ohio Department of Taxation, c/o Atty General ATTN: Bankruptcy Staff,
150 E. Gay St., 21st Floor, Columbus, OH 43215-3191
17472420 +Pallino/TrueLogic/MBNA, P.O. Box 37980, Oak Park, MI 48237-0980
17472421 Pope & Levy Col, 903 Eastwood Dr., Westerville, OH 43081
17472422 +Popular Mortgage Sveng, 121 Woodcrest Rd., Cherry Hill, NJ 08003-3620
17472423 +Progressive/Collect, P.O. Box 9134, Needham, MA 02494-9134
17472424 +Sears/CBSD, P.O. Box 6189, Sioux Falls, SD 57117-6189
17472425 +Transunion, PO Box 1000, Chester, PA 19022-2001
17472426 +Tri-State Adj/Centurytel, 3439 East Ave. S, La Crosse, WI 54601-7241
17472427 United States Attorney's Office, Carl B. Stokes United States Courthouse,
801 W. Superior Ave., Suite 400, Cleveland, OH 44113-1852

The following entities were served by electronic transmission on Jun 10, 2008.

tr +E-mail/PDF: number@trustl3.com Jun 10 2008 01:09:50 Craig H Shopneck, Chapter 13 Trustee,
BP Tower, 200 Public Square, Suite 3860, Cleveland, OH 44114-2322
17472399 +EDI: AMEREXPR.COM Jun 09 2008 21:23:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
17472401 +EDI: CHASE.COM Jun 09 2008 21:23:00 Chase, 800 Brooksedge Blvd.,
Westerville, OH 43081-2822
17472402 +EDI: SEARS.COM Jun 09 2008 21:23:00 Citibank/Sears, P.O. Box 20363,
Kansas City, MO 64195-0363
17472406 EDI: DISCOVER.COM Jun 09 2008 21:23:00 Discover, P.O. Box 15251,
Wilmington, DE 19886-5251
17472412 +EDI: CHASE.COM Jun 09 2008 21:23:00 First USA Bank, 1001 Jefferson Plaza,
Wilmington, DE 19801-1493
17472413 +EDI: CHASE.COM Jun 09 2008 21:23:00 First USA Bank - Chase, P.O. Box 94014,
Palatine, IL 60094-4014
17472414 EDI: IRS.COM Jun 09 2008 21:23:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2008

Signature:

